

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 3 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

Laura A. Labbee-Valay
Brian L. Valay

Judge: Andrew B. Altenburg

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: 03/28/2018
 Motions Included Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.
SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JTM Initial Debtor: /s/ LALV Initial Co-Debtor: /s/ BLV

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 235.00 per Month to the Chapter 13 Trustee, starting on
April 01, 2018 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,275.00
DOMESTIC SUPPORT OBLIGATION	None	0.00
Internal Revenue Service	Income Tax Due	446.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo Financial National Bank	In Ground Swimming Pool	6034.83	No Value	None	None	0.00	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

BMW Financial Services-PMSI-2010 BMW 325 i Sedan

Special Loan Servicing-1st Mortgage on Residence

PNC Bank, NA- 2nd Mortgage on Residence

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Special Loan Servicing	None	1st Mortgage on Residence	ASSUMED	1,546.93
PNC Bank, NA	None	2nd Mortgage on Residence	ASSUMED	160.00
BMW Financial Services	None	2010 BMW	ASSUMED	497.23
Wells Fargo Financial National bank	None	Swimming Pool In Ground	REJECTED	0.00

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Wells Fargo Financial National Bank	In Ground Swimming Pool	6,034.83	No Value	None	None	6,034.83

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph T. Margabia, Jr., Esq. Legal fees
- 3) Internal Revenue Service
- 4) Unsecureds who timely file a valid proof of claim

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 03/28/2018.

Explain below **why** the plan is being modified:

Motion being filed to reclassify Wells Fargo Financial National Bank from secured to 100% unsecured.

Explain below **how** the plan is being modified:

Motion To Reclassify Wells Fargo Financial National Bank From secured to 100% unsecured.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 03/28/2018

/s/ Joseph T. Margrabia, Jr.
Attorney for the Debtor

Date: 03/28/2018

/s/ Laura A. Labbee-Valay
Debtor

Date: 03/28/2018

/s/ Brian L. Valay
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 03/28/2018

/s/ Joseph T. Margrabia, Jr.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 03/28/2018

/s/ Laura A. Labbee-Valay
Debtor

Date: 03/28/2018

/s/ Brian L. Valay
Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian L. Valay
 Laura A. Labbee-Valay
 Debtors

Case No. 17-32513-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 75

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

jdb/db +Brian L. Valay, Laura A. Labbee-Valay, 4 Chesterfield Road, Sewell, NJ 08080-2061
 cr Specialized Loan Servicing LLC, c/o Buckley Madole, P.C., 1481 Dallas Parkway, Suite 300, Dallas, TX 75254
 517164030 +A T & T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 517164032 +AES Education Services, P.O. Box 61047, Hassisburg, PA 17106-1047
 517164033 +ARS, P.O. Box 630806, Cincinnati, NJ 45263-0806
 517164031 +Account Resolution Serv., 1643 N. Harrison Pkwy, Building H Suite 100, Sunrise, FL 33323-2857
 517164034 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517164040 +BMW Financial Services Remarketing, Inc., P.O. Box 83290, Chicago, IL 60691-0290
 517164035 +Bank Of America N.A., Frederic Weinberg, Esq., 1200 Laurel Oak Rd., Ste 104, Voorhees, NJ 08043-4317
 517164036 +Bank of America, N.A., Frederic Weinberg & Assoc., 1200 Laurel Oak Rd, Ste 104, Voorhees, NJ 08043-4317
 517366687 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517164038 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 517276377 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517164041 +Capital One Bank USA, Hayt Hayt Landau Attys, 2 Industrial Way West, Eatontown, NJ 07724-2265
 517164042 +Capital One Bank USA N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
 517221628 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517164043 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 517164044 +Citi Bank N.A., GC Services, P.O. Box 930824, Wixom, MI 48393-0824
 517164045 +Comenity Bank/Torrid, P.O. Box 182789, Columbus, OH 43218-2789
 517366737 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 517164047 +Ditech- Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005
 517164048 +Financial Recoveries, P.O. Box 1388, MT Laurel, NJ 08054-7388
 517164028 +First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951
 517164049 +Florida Dept Education, P.O. Box 7019, Tallahassee, FL 32314-7019
 517164050 +HRRG, P.O. Box 5406, Cincinnati, OH 45273-0001
 517164051 +I C Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
 517164053 +Kennedy Medical Group Practice, P.O. Box 95000, CL 4570, Philadelphia, PA 19195-0001
 517164055 +LVNV Funding LLC, Eichenbaum & Stylianou Attys, 10 Forest Avenue, Paramus, NJ 07652-5242
 517164061 +MRG PHY Assoc. of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
 517164056 +Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
 517164057 +Midland Funding LLC, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517164059 +Midland Funding LLL, Pressler & Pressler Attys, 7 Entin Road, Parsippany, NJ 07054-5020
 517164060 +Millennium Health, LLC, P.O. Box 844468, Dallas, TX 75284-4468
 517164063 +PAM,LLC-PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153
 517164066 +PHEAA, 1200 N. Seventh Street, Harrisburg, PA 17102-1444
 517206992 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 517164067 +PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397
 517164062 +Palisades Collection, LLC, Pressler & Pressler Attys., 7 Entin Road, Parsippany, NJ 07054-5020
 517164064 +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147
 517164065 +Performant Recovery, Inc., P.O. Box 9057, Pleasanton, CA 94566-9057
 517164070 ProCo, P.O. Box, Aston, PA 19014
 517164072 +REMEX Inc., 307 Wall Street, Princeton, NJ 08540-1515
 517164071 +Radiology Assoc. Of NJ, 28075 Network Place, Chicago, IL 60673-1280
 517164074 +South Jersey Pain Consultants, 525 Route 73 S. Ste 103, Marlton, NJ 08053-9643
 517192081 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517164075 +Specialized Loan Servicing LLC, P.O. Box 636005, Attention: Customer Care, Littleton, CO 80163-6005
 517304547 +Specialized Loan Servicing LLC, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 517164079 +THD/ CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 517164080 +The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 517164081 +The Rothman Institute, P.O. Box 757910, Philadelphia, PA 19175-7910
 517164082 +Virtua Medical Group PA, P.O. Box 6028, Bellmawr, NJ 08099-6028
 517275008 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 517164083 +Wells Fargo Financial NB, CSCL Team MAC N8235-04M, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:08:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2018 02:08:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 75

Date Rcvd: Mar 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517265450 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 30 2018 01:56:11
BMW Bank of North America, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept APS,
Oklahoma City, OK 73118-7901
517193228 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 30 2018 01:57:08
BMW Bank of North America, AIS Portfolio Services, LP, P.O. Box 165028,
Irving, TX 75016-5028
517164039 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 30 2018 01:56:04 BMW Financial Services,
P.O. Box 3608, Dublin, OH 43016
517264762 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 30 2018 01:56:04
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517164037 +E-mail/Text: banko@berkscredit.com Mar 30 2018 02:08:38 Berks Credit & Collection,
900 Corporate Drive, Reading, PA 19605-3340
517164046 +E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 30 2018 02:09:08
Credit Collection Serv., P.O. Box 607, Norwood, MA 02062-0607
517164052 +E-mail/Text: cio.bncmail@irs.gov Mar 30 2018 02:08:37 Internal Revenue Service,
Centralized Insolvency Op, P.O. Box 7346, Philadelphia, PA 19101-7346
517164054 +E-mail/Text: bnckohlslnotices@becket-lee.com Mar 30 2018 02:08:32 Kohl's /Capital One,
P.O. Box 3115, Milwaukee, WI 53201-3115
517164058 +E-mail/Text: bankruptcyp@mcmcg.com Mar 30 2018 02:08:47 Midland Funding LLC,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517164069 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 30 2018 01:55:00
Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd. Ste 100,
Norfolk, VA 23502
517298604 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 30 2018 01:55:00
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
Norfolk VA 23541
517222135 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 30 2018 01:56:57
Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.a., POB 41067,
Norfolk VA 23541
517232379 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 30 2018 01:55:00
Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
517181531 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 30 2018 01:56:00
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517364572 E-mail/Text: bnc-quantum@quantum3group.com Mar 30 2018 02:08:44
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517164073 +E-mail/Text: bkrpt@retrievalmasters.com Mar 30 2018 02:08:47 RMCB, P.O. Box 1235,
Elmsford, NY 10523-0935
517166797 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2018 01:56:00 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517164076 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2018 01:56:55 Synchrony Bank/Care Credit,
P.O. Box 965036, Orlando, FL 32896-5036
517164078 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2018 01:54:57 Synchrony Bank/Walmart DC,
P.O. Box 965024, Orlando, FL 32896-5024
517264071 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 30 2018 01:57:08 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517164029* +First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951
517164068* +PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397
517164077* +Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 75

Date Rcvd: Mar 29, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph T. Margribia on behalf of Debtor Laura A. Labbee-Valay jmargribia@comcast.net
Joseph T. Margribia on behalf of Joint Debtor Brian L. Valay jmargribia@comcast.net
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC
rsolarz@kmllawgroup.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Stuart H. West on behalf of Creditor Specialized Loan Servicing LLC swest@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7